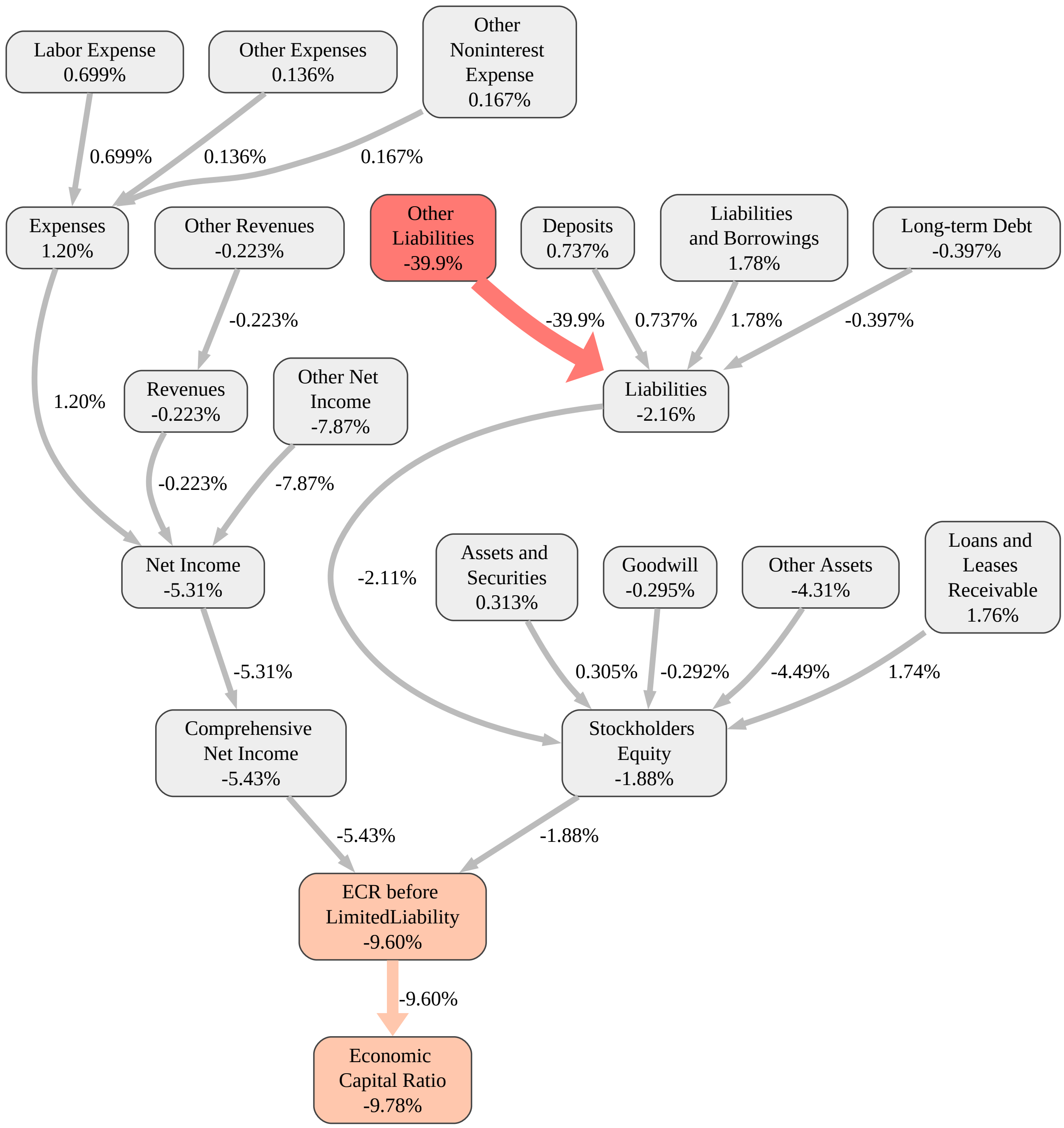
STATE BANKS 2025

Mechanics Bancorp
Rank 95 of 96



RealRate

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[HomeStreet]

The relative strengths and weaknesses of Mechanics Bancorp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Mechanics Bancorp compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 1.8% points.The greatest weakness of Mechanics Bancorp is the variable Other Liabilities, reducing the Economic Capital Ratio by 40% points.

The company's Economic Capital Ratio, given in the ranking table, is 1.8%, being 9.8% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	1,347,105
Cash Deposits and Cash Equivalents	406,600
Deposits	6,413,021
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	6,193,053
Long-term Debt	225,131
Occupancy	0
Other Assets	129,739
Other Compr. Net Income	-342
Other Expenses	23,832
Other Liabilities	1,088,549
Other Net Income	-120,512
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	47,201

Output Variable	Value in 1000 USD
Liabilities	7,726,701
Assets	8,123,698
Expenses	23,832
Revenues	0
Stockholders Equity	396,997
Net Income	-144,344
Comprehensive Net Income	-144,686
BaseVar	8,187,805
ECR before LimitedLiability	-2.8%
Economic Capital Ratio	1.8%